

Notice of Allowability

Application No.

09/718,411

Examiner

James A. Reagan

Applicant(s)

ANGELIN, LARS

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the amendment and RCE filed on 20 October 2005.
2. ☒ The allowed claim(s) is/are 1-23,28 and 29.
3. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☒ All b) ☐ Some* c) ☐ None of the:
 1. ☒ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

DETAILED ACTION

Status of Claims

1. This action is in response to the amendment and RCE filed on 20 October 2005.
2. Claims 1, 3-5, 12, and 15-17 have been amended by Examiner's Amendment below.
3. Claims 1-23, 28, and 29 are currently pending and have been examined.

Allowable Subject Matter

4. Claims 1-23, 28, and 29 are allowed. See Reasons for Allowance under separate heading.

Drawings

5. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application. Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The requirement for corrected drawings will not be held in abeyance.

EXAMINER'S AMENDMENT

6. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

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7. Authorization for this examiner's amendment was given in a telephone interview with John Lastova on 01 December 2005.
8. The application has been amended as follows:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of payment of goods and services in an electronic commerce system, utilizing at least a customer agent and a merchant agent, at least one account manager associated with said agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent associated with one of said account managers and said merchant agent for checking purchases made by a customer from a merchant, said customer agent, merchant agent, account manager, and mediating trusted agent being interconnectable by a communications network, comprising:

said merchant agent receiving an order of goods or service from said customer agent;

a customer account manager receiving an initiation message sent from said customer agent, said message including data for registration of said customer agent and order information;

said customer account manager processing the initiation message, and in response to receiving the initiation message, providing said customer agent with account data during a trading session being established between said customer agent and said merchant agent over the network;

said customer account manager amending the initiation message with the account data and forwarding said amended initiation message to said mediating trusted agent for registration of said customer;

said customer account manager delivering a deposit to said mediating trusted agent;

~~said mediating trusted agent sending~~ merchant agent receiving an information message including said deposit ~~to said merchant agent;~~

in response to reception of at least one purchase order from said customer agent, said merchant agent determining whether the value of said at least one purchase equals or exceeds the value of the deposit received in the information message; and

when the value of at least one purchase equals or exceeds the value of the deposit, stopping the trading session,

wherein said initiation message includes an amount of the deposit, a transaction identity, the identity of the merchant, and an identity for locating a mediating trusted agent,

wherein said initiation message includes the deposit, a customer identifier, said transaction identity, and the identity of the merchant, and

wherein said information message includes the deposit, a trading session identity, and said customer identifier.

2. (Previously Presented) A method according to claim 1, wherein a plurality of purchase orders is executed within limit of said deposit.

3. (Currently Amended) A method according to claim 1, wherein ~~said initiation message includes an amount of the deposit, a transaction identity, the identity of the merchant and the identity of the merchant's operator for locating a proper mediating trusted agent~~ is of the merchant's operator.

4. (Currently Amended) A method according to claim ~~3~~1, wherein ~~said amended initiation message includes the deposit~~ in the initiation message is in the customer currency, ~~a customer identifier, said transaction identity, and the identity of the merchant.~~

5. (Currently Amended) A method according to claim ~~4~~1, wherein ~~said information message includes the deposit~~ in the information message is in the currency of the merchant, a trading session identity, and said customer identifier.

6. (Previously Presented) A method according to claim 1, wherein after the step of said mediating trusted agent sends an information message, said merchant acknowledges the customer and the associated deposit to said mediating trusted agent.

7. (Previously Presented) A method according to claim 6, further comprising:

said mediating trusted agent acknowledging the customer and the associated deposit to said customer account manager.

8. (Previously Presented) A method according to claim 7, wherein said acknowledging includes the current exchange rate and that said customer account manager forwards said exchange rate to the customer agent.

9. (Previously Presented) A method according to claim 1, wherein said customer account manager amending and forwarding said initiation message to said mediating trusted agent includes vouching for the customer.

10. (Previously Presented) A method according to claim 1, wherein stopping the trading session includes said merchant agent receiving a trading session terminate message sent by said customer agent or a timeout.

11. (Previously Presented) A method according to claim 10, further comprising:

said customer account manager sending a customer transaction record to said mediating trusted agent;

said merchant agent sending a merchant transaction record to the mediating trusted agent;

said mediating trusted agent comparing and evaluating said transaction records, resulting in clearing information;

said mediating trusted agent sending said clearing information to said customer account manager and a merchant account manager,

said customer account manager and a merchant account manager respectively sending said clearing information to said customer and said merchant, and based on said clearing information, processing said transaction records to a withdrawal record and a deposit record, respectively, storing the transaction records, and sending said withdrawal record to a customer billing system and said deposit record to a merchant billing system, respectively.

12. (Currently Amended) A payment system for use in an electronic commerce system, comprising a customer agent, a merchant agent, an account manager associated with said

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agents for administration of customer accounts and merchant accounts, and mediating trusted agent associated with one of said account manager and merchant agent for checking purchases made by a customer from a merchant, said customer agent and merchant agent, said account manager, and said mediating trusted agent being interconnectable by a communication network,

wherein said merchant agent is adapted to receive an order of goods or service from said customer agent,

said customer account manager is adapted to receive an initiation message sent from said customer agent, said message including data for registration of said customer agent and order information, said customer account manager being adapted to process the initiation message, and in response to receiving the initiation message, to provide said customer agent with account data during a trading session being established between said customer agent and said merchant agent over the network;

said customer account manager is adapted to amend the initiation message with the account data and forward said amended initiation message to said mediating trusted agent for registration of said customer, and to deliver a deposit to said mediating trust agent;

said ~~mediating trusted merchant~~ agent is adapted to receivesend an information message including said deposit to said merchant agent;

in response to reception of at least one purchase order from said customer agent, said merchant agent is adapted to determine whether the value of said at least one purchase equals or exceeds the value of the deposit received in the information message; and

one or both of said merchant agent and customer agent is adapted to stop the trading session when the value of at least one purchase equals or exceeds the value of the deposit,

wherein said initiation message includes an amount of the deposit, a transaction identity, the identity of the merchant, and an identity for locating a proper mediating trusted agent,

wherein said amended initiation message includes the deposit, a customer identifier, said transaction identity, and the identity of the merchant, and

wherein said information message includes the deposit, a trading session identity, and said customer identifier.

13. (Previously Presented) A payment system according to claim 12, wherein said account manager and said mediating trusted agent are separate modules.

14. (Previously Presented) A payment system according to claim 12, wherein a plurality of transactions is executable within the limit of said deposit.

15. (Currently Amended) A payment system according to claim 12, wherein said initiation message includes ~~the amount of the deposit, a transaction identity, the identity of the merchant, and the identity of the merchant's operator~~ for locating a mediating trusted agent.

16. (Currently Amended) A payment system according to claim ~~45~~12, wherein said ~~amend~~ initiation message includes the deposit in the customer currency, ~~the customer currency, a customer identifier, said transaction identity, and the identity of the merchant.~~

17. (Currently Amended) A payment system according to claim ~~46~~12, wherein said information message includes the deposit in the currency of the merchant, ~~a trading session identity, and said customer identifier.~~

18. (Previously Presented) A payment system according to claim 12, wherein said merchant agent is adapted to acknowledge the customer and the associated deposit to said mediating trusted agent.

19. (Previously Presented) A payment system according to claim 18, wherein said mediating trusted agent is adapted to acknowledge the customer and the associated deposit to said customer account manager.

20. (Previously Presented) A payment system according to claim 19, wherein said acknowledgement includes the current exchange rate, and wherein said customer account manager is adapted to forward said current exchange rate to the customer agent.

21. (Previously Presented) A payment system according to claim 12, wherein said customer account manager is adapted to vouch for the customer.

22. (Previously Presented) A payment system according to claim 12, wherein said merchant agent is adapted to receive a trading session terminate message sent by said customer agent.

23. (Previously Presented) A payment system according to claim 12, wherein said customer account manager is adapted to receive a customer transaction record sent by said customer agent;

said customer account manager is adapted to send said customer transaction record to said mediating trusted agent;

said merchant is adapted to send a merchant transaction record to the mediating trusted agent;

said mediating trusted agent is adapted to compare and evaluate said customer and merchant transaction records and generate clearing information;

said mediating trusted agent is adapted to send said clearing information to said customer account manager and a merchant account manager connected to said mediating trusted agent via said network;

said customer account manager and a merchant account manager are adapted to send said clearing information to said customer and said merchant, respectively;

based on said clearing information, said customer account manager is adapted to process said transaction records to a withdrawal record, store the transaction records, and send said withdrawal record to a customer billing system; and

based on said merchant clearing information, said account manager is adapted to process said transaction records to a deposit record, store the transaction records, and send said deposit record to a merchant billing system.

24-27. (Cancelled).

28. (Previously Presented) A method according to claim 1, wherein the trading session is stopped based on an instruction from said customer agent or merchant agent.

29. (Previously Presented) A payment system according to claim 12, wherein one or both said merchant agent and customer agent is adapted to stop the trading session by its own initiative.

Reasons For Allowance

9. The following is an Examiner's statement of reasons for allowance:

None of the art of record, taken individually or combination, disclose at least the method step or system component of:

- *wherein said initiation message includes an amount of the deposit, a transaction identity, the identity of the merchant, and an identity for locating a proper mediating trusted agent,*
- *wherein said amended initiation message includes the deposit, a customer identifier, said transaction identity, and the identity of the merchant, and*
- *wherein said information message includes the deposit, a trading session identity, and said customer identifier.*

More specifically, the prior art of record fails to disclose payment of goods and services in an electronic commerce system, utilizing at least a customer agent and a merchant agent, at least one account manager associated with said agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent associated with one of said account managers and said merchant agent for checking purchases made by a customer from a merchant, said customer agent, merchant agent, account manager, and mediating trusted agent being interconnectable by a communications network, wherein the initiation message specifically comprises an amount of the deposit, a transaction identity, the identity of the merchant, and an identity for locating a proper mediating trusted agent, the amended initiation message specifically

includes the deposit, a customer identifier, said transaction identity, and the identity of the merchant, and the information message specifically includes the deposit, a trading session identity, and said customer identifier

Claims 1-23, 28, and 29 are distinguished over the closest prior art of Rosen (US 5,671,280 A), which teaches conducting electronic commerce using a variety of automated agents and managers (Figures 1-6 and associated text). As recited in independent claim 1, it is clear that the Applicant's invention is distinguished over the Rosen invention in at least the method steps of said initiation message includes an amount of the deposit, a transaction identity, the identity of the merchant, and an identity for locating a proper mediating trusted agent, wherein said amended initiation message includes the deposit, a customer identifier, said transaction identity, and the identity of the merchant, and wherein said information message includes the deposit, a trading session identity, and said customer identifier.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
 - Open Buying on the Internet (March 1999) discloses e-commerce practices.
 - Mori et al. (EP 0 858 057 A2) discloses electronic commerce settlement system.

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **James A. Reagan** whose telephone number is **571.272.6710**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James Trammell** can be reached at **571.272.6712**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

or faxed to:

571-273-8300 [Official communications, After Final communications labeled "Box AF"]

571-273-8300 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the **United States Patent and Trademark Office Customer Service Window:**

Randolph Building

401 Dulany Street

Alexandria, VA 22314.

JAMES A. REAGAN

Primary Examiner

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22 December 2005

A handwritten signature in black ink, appearing to read 'J. A. Reagan', with a long horizontal line extending to the right.